

Information to identify the case:

Debtor 1	Brandon Richard Swiech	Social Security number or ITIN	xxx-xx-5605
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23754-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brandon Richard Swiech

1/10/18

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Brandon Richard Swiech
 Debtor

Case No. 17-23754-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Jan 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2018.

db +Brandon Richard Swiech, 1615 Boundry Street, Monongahela, PA 15063-1109
 14695529 +American Education Services/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
 14695537 +Marcus Tonini, 330 Charles Road, Smithton, PA 15479-8737
 14695539 PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
 14695538 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
 14695540 Quicken Loans, Inc., ATTN: Client Relations, PO Box 442359, Detroit, MI 48244-2359

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QPJWILSON.COM Jan 11 2018 02:03:00 Pamela J. Wilson, 810 Vermont Avenue,
 Pittsburgh, PA 15234-1222

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2018 02:13:30 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14695530 EDI: BANKAMER.COM Jan 11 2018 02:03:00 Bank of America, PO Box 982238,
 El Paso, TX 79998

14695532 EDI: RMSC.COM Jan 11 2018 02:03:00 CareCredit-Synchrony Bank, ATTN: Bankruptcy Dept,
 PO Box 965061, Orlando, FL 32896-5061

14695533 EDI: CHASE.COM Jan 11 2018 02:03:00 Chase Card Services, PO Box 15298,
 Wilmington, DE 19850-5298

14695534 +EDI: CITICORP.COM Jan 11 2018 02:03:00 Citi Cards, PO Box 6241,
 Sioux Falls, SD 57117-6241

14695535 EDI: DISCOVER.COM Jan 11 2018 02:03:00 Discover Financial Services, PO Box 15316,
 Wilmington, DE 19850

14695536 EDI: IRS.COM Jan 11 2018 02:03:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346

14696765 +EDI: PRA.COM Jan 11 2018 02:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

14695541 +E-mail/Text: bankruptcy@huntington.com Jan 11 2018 02:13:43 The Huntingdon National Bank,
 PO Box 1558, Columbus, OH 43216-1558

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14695531 ##+Brandy Swiech, 284 Bridge Street, Hunker, PA 15639-1000

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2018 at the address(es) listed below:

Brian P. Cavanaugh on behalf of Debtor Brandon Richard Swiech bcavanaugh@greensburglaw.com,
 kwahl@greensburglaw.com
 James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Pamela J. Wilson pwilson@epiqtrustee.com, pwilson@ecf.epiqsystems.com

TOTAL: 4